

IN RE:

GREGGORY MICHEL
MELANIE MICHEL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

DEFAULT O/E JAD

Bankruptcy No. 15-23662-JAD

Chapter 13

Related To Doc. No. 65

ORDER OF COURT

AND NOW, this 29th day of December, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER
U.S. BANKRUPTCY JUDGE

In re:
Greggory Michel
Melanie Michel
Debtor(s)

Case No. 15-23662-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 29, 2020

User: dkam
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db/jdb	#+ Greggory Michel, Melanie Michel, 131 Broadlawn Drive, Elizabeth, PA 15037-2044
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14185644	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, PA 33631-3785
14117592	+ Bank of America, Box 31785, Tampa, FL 33631-3785
14117590	+ Best Buy, Box 6204, Sioux Falls, SD 57117-6204
14155284	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14117604	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Sears, Box 183082, Columbus, OH 43218
14117595	+ Dollar Bank, Box 8469, Canton, OH 44711-8469
14176125	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15208417	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14176124	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14117596	+ Even Home Mortgage, Box 530579, Atlanta, GA 30353-0579
14117597	+ First National Bank of Omaha, Box 2557, Omaha, NE 68103-2557
14163829	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14117599	+ Navigant Credit Union, 1005 Douglas Pike, Smithfield, RI 02917-1206
14297977	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14125513	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14117602	PNC Bank, Box 856177, Atlanta, GA 30353

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Dec 30 2020 02:00:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14117591	+ Email/Text: servicing@afcfirst.com	Dec 30 2020 02:00:00	AFC First Financial, Box 3558, Allentown, PA 18106-0558
14162547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 30 2020 01:59:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14117593	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 02:36:16	Capital One, Box 71083, Charlotte, NC 28272-1083
14141239	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 02:24:28	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14117594	+ Email/Text: mrdiscen@discover.com	Dec 30 2020 01:59:00	Discover, Box 71084, Charlotte, NC 28272-1084
14121924	Email/Text: mrdiscen@discover.com	Dec 30 2020 01:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14117598	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 30 2020 01:59:00	Kohls, Box 2983, Milwaukee, WI 53201-2983
14117601	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC, Box 3429, Pittsburgh, PA 15230
14140363	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14177510	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44141-0570
14177419	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 02:24:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14117600	+ Email/PDF: gecsedl@recoverycorp.com	Dec 30 2020 02:29:43	Pay Pal Credit, Box 105658, Atlanta, GA 30348-5658
14952544	+ Email/Text: bncmail@w-legal.com	Dec 30 2020 02:00:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14117603	+ Email/PDF: gecsedl@recoverycorp.com	Dec 30 2020 02:29:42	Sams Club, Box 530942, Atlanta, GA 30353-0942
14117605	+ Email/PDF: gecsedl@recoverycorp.com	Dec 30 2020 02:24:24	Synchnony Bank, Box 960061, Orlando, FL 32896-0061
14177772	Email/Text: BKMail@tiaabank.com	Dec 30 2020 01:59:00	EverBank, 301 West Bay Street, Jacksonville, FL 32202

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, N.A.
cr		EverBank
cr		EverBank
cr		PENNYMAC LOAN SERVICES, LLC
cr		PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O
cr		Pennymac Loan Services, LLC
cr	*	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14177526	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44141-0570
14174852	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101

TOTAL: 7 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor EverBank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor EverBank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brad L. Hamric	on behalf of Joint Debtor Melanie Michel hamriclaw@comcast.net
Brad L. Hamric	on behalf of Debtor Gregory Michel hamriclaw@comcast.net
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor EverBank ecfmail@mwc-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Jerome B. Blank	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Joseph A. Dessoie	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Bank of America N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul William Cressman	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC AS SERVICER FOR BANK OF AMERICA, N.A. pawb@fedphe.com

TOTAL: 17